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#5  
05-15-03  
PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s)	Marko Kesti	Examiner:	Unassigned
Serial No.:	10/091,762	Group Art Unit:	2672
Confirmation No:	6862	Docket:	513-5
Filed:	March 5, 2002	Dated:	September 4, 2002
For:	PROCEDURE AND ARRANGEMENT FOR CONTROLLING AND OPTIMIZING A PROCESS		

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Commissioner for Patents  
Washington, DC 20231

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Commissioner for Patents, Washington, D.C. 20231  
on September 4, 2002*

Dated: 9/4/02

*Kathleen A. Sanduk*

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**INFORMATION DISCLOSURE STATEMENT**

**Technology Center 2100**

Sir:

In order to fulfill the requirements of candor and good faith set forth in 37 C.F.R.  
§1.56, Applicants submit herewith the following Information Disclosure Statement in  
accordance with the provisions of 37 C.F.R. §1.97 and §1.98.

**UNITED STATES PATENTS**

**PATENTEE**

**PATENT NO.**

**ISSUE DATE**

Bonnstetter et al.

5,551,880

September 3, 1996

Shovers

5,696,981

December 9, 1997

Fethe

5,926,794

July 20, 1999

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<u>PATENTEE</u>	<u>PATENT NO.</u>	<u>ISSUE DATE</u>
Morrel-Samuels	6,007,340	December 28, 1999
Gilmore, Jr.	6,008,817	December 28, 1999
Buffington et al.	6,159,015	December 12, 2000

#### FOREIGN PATENT DOCUMENTS

<u>COUNTRY</u>	<u>PUBLICATION NO.</u>	<u>PUBLICATION DATE</u>
PCT	WO 00/26841	May 11, 2000

#### NON-PATENT PUBLICATIONS

1. John FitzGerald, "How to Compare Apples and Oranges", 1999  
<http://www.coolth.com/zscore1.htm>.
2. Jan Pieter Krahn and Martin Weber, "Generally Accepted Rating Principles: A Primer", chapter 2.3, Symposium on Credit and Ratings and the Proposed New BIS Guidelines on Capital Adequacy for Bank Credit Assets, The Salomon Center, February 25, 2000,  
<http://www.ifk-cfs.de/content/veroeffentlichungen/data/20000102Genera.htm>.

The above-listed documents are listed on PTO Form 1449, which is attached to this Information Disclosure Statement for the convenience of the Examiner. Copies of the above-identified references are enclosed herewith for the convenience of the Examiner.

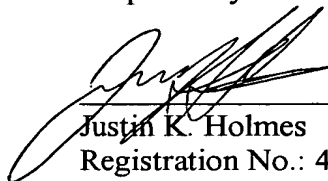
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Applicants note that each of the references disclosed herein were cited in an International Search Report issued in a corresponding International Patent Application. A copy of the International Search Report is enclosed herewith for the convenience of the Examiner.

Applicants are not aware of any other references to be identified at this time. If the Examiner has any questions or comments relating to the present application, he or she is respectfully invited to contact Applicants' attorney at the telephone number set forth below.

Respectfully submitted,



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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE  
(Rev. 2-32) PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
513-5SERIAL NO.  
10/091,762INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTAPPLICANT  
Marko KestiCONFIRMATION NO.  
6862

(Use several sheets if necessary)

FILING DATE  
March 5, 2002GROUP  
2672

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE
	5,551,880	09/03/96	Bonnstetter et al.			
	5,696,981	12/09/97	Shovers			
	5,926,794	07/20/99	Fethe			
	6,007,340	12/28/99	Morrel-Samuels			
	6,008,817	12/28/99	Gilmore, Jr.			
	6,159,015	12/12/00	Buffington et al.			

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	TRANSLATION	
						YES	NO
	WO 00/26841	05/11/00	PCT				

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		John FitzGerald, "How to Compare Apples and Oranges", 1999 <a href="http://www.coolth.com/zscore1.htm">http://www.coolth.com/zscore1.htm</a>
		Jan Pieter Krahn and Martin Weber, "Generally Accepted Rating Principles: A Primer", chapter 2.3, Symposium on Credit and Ratings and the Proposed New BIS Guidelines on Capital Adequacy for Bank Credit Assets, The Salomon Center, February 25, 2000, <a href="http://www.ifk-cfs.de/content/veroeffentlichungen/data/20000102Genera.htm">http://www.ifk-cfs.de/content/veroeffentlichungen/data/20000102Genera.htm</a>

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EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication with applicant.